

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 31-Dec-20

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Qtr Ended 31.Dec.2020	Upto the Qtr Ended 31.Dec.2020	For the Qtr Ended 31.Dec.2019	Upto the Qtr Ended 31.Dec.2019
1	Gross Premium Growth Rate	33.35%	40.41%	31.43%	33.67%
2	Gross Premium to shareholders' fund ratio	0.65	1.84	1.12	2.99
3	Growth rate of shareholders' fund	128.30%	128.30%	102.37%	102.37%
4	Net Retention Ratio	74.70%	74.41%	76.49%	76.57%
5	Net Commission Ratio	10.55%	10.38%	10.15%	9.40%
6	Expense of Management to Gross Direct Premium Ratio	30.24%	29.64%	28.69%	30.24%
7	Expense of Management to Net Written Premium Ratio	31.91%	31.21%	29.14%	31.16%
8	Net Incurred Claims to Net Earned Premium	94.73%	75.18%	74.54%	76.95%
9	Combined Ratio	126.64%	106.39%	103.68%	108.11%
10	Technical Reserves to net premium ratio	264.82%	94.19%	236.94%	88.30%
11	Underwriting balance ratio	-31.18%	-11.09%	24.67%	-12.42%
12	Operation Profit Ratio	-27.74%	-6.90%	-3.80%	-7.94%
13	Liquid Assets to liabilities ratio	44.27%	44.27%	26.64%	26.64%
14	Net earning ratio	-15.98%	-2.83%	-1.66%	-5.07%
15	Return on net worth ratio	-7.78%	-3.87%	-1.41%	-11.62%
16	Reinsurance ratio (Risk reinsured divided by gross premium)	25.30%	25.59%	23.51%	23.43%
17	Available Solvency Margin Ratio to Required Solvency Margin Ratio		2.49		1.55
18	NPA Ratio				
	Gross NPA Ratio	0.00	0.00	0.00	0.00
	Net NPA Ratio	0.00	0.00	0.00	0.00
1	(a) No. of shares	52,30,07,066	52,30,07,066	48,01,06,524	48,01,06,524
2	(b) Percentage of shareholding (Indian / Foreign)	69.60%/30.40%	69.60%/30.40%	68.87%/31.13%	68.87%/31.13%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.62)/(2.53)	(2.62)/(2.53)	(3.56)/(3.50)	(3.56)/(3.50)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.62)/(2.53)	(2.62)/(2.53)	(3.56)/(3.50)	(3.56)/(3.50)
6	(iv) Book value per share (Rs)	63.70	63.70	30.40	30.40